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09/836,758	04/16/2001	Dennis J. Nasrawi	32053-05766	7365

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EXAMINER
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TRUONG, THANHNGA B

ART UNIT	PAPER NUMBER
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2135

DATE MAILED: 12/20/2005

Please find below and/or attached an Office communication concerning this application or proceeding.

# Office Action Summary

Application No.	Applicant(s)	
09/836,758	NASRAWI, DENNIS J.	
Examiner	Art Unit	
Thanhnga B. Truong	2135	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

## Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

## Status

- 1) ☒ Responsive to communication(s) filed on 9/26/2005 (RCE).
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

## Disposition of Claims

- 4) ☒ Claim(s) 1-4 and 6-33 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-4 and 6-33 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

## Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☒ The drawing(s) filed on 16 April 2001 is/are: a) ☒ accepted or b) ☐ objected to by the Examiner.
- Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
- Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

## Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some \* c) ☐ None of:
- ☐ Certified copies of the priority documents have been received.
  - ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  - ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

## Attachment(s)

- |   |   |
|---|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)             | 4) <input type="checkbox"/> Interview Summary (PTO-413)                     |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)    | Paper No(s)/Mail Date. _____  |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08) | 5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152) |
| Paper No(s)/Mail Date _____   | 6) <input type="checkbox"/> Other: _____                                    |

## DETAILED ACTION

### ***Continued Examination Under 37 CFR 1.114***

1. A request for continued examination under 37 CFR 1.114, including the fee set forth in 37 CFR 1.17(e), was filed in this application after final rejection. Since this application is eligible for continued examination under 37 CFR 1.114, and the fee set forth in 37 CFR 1.17(e) has been timely paid, the finality of the previous Office action has been withdrawn pursuant to 37 CFR 1.114. Applicant's submission filed on September 26, 2005 has been entered. Claims 1-4 and 6-33 are pending. Claims 1, 15, 26, 30, 31, and 33 have been amended; and claim 5 has been canceled by the applicant.

### ***Claim Rejections - 35 USC § 103***

2. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

3. Claims 1-4 and 6-33 are rejected under 35 U.S.C. 103(a) as being unpatentable over Brumbelow et al (US 6,119,104) and further in view of Bowen et al (US 6,094,649).

a. Referring to claim 1:

i. Brumbelow teaches:

(1) a client computer system adapted to communicate with a mainframe computer system, the mainframe computer system in communication with a database holding data about a plurality of customers, the data indexed by the keys, the client computer system comprising: a desktop bus adapted to receive a key that indexes data about a customer stored in the database, store the received key, and provide the stored key to an application responsive to an occurrence of a pre-specified event; a first application in communication with the desktop bus for receiving as user input data representative of the key (or user commands and request information), and

for providing the key to the desktop bus; and a second application in communication with the desktop bus for receiving the key from the desktop bus responsive to the occurrence of the pre-specified event and for accessing the data about the customer in the database at the mainframe computer system and indexed by the key **[i.e., the computer mainframe has a plurality of discrete database and application programs, which preferably include a financial transaction system, a customer information database and a product information database. Each of the object-oriented routines is configured to generate a message to a discrete database or application program in the mainframe in response to user commands and requests from the functional desktops, and in a protocol appropriate for the particular database or application program (column 2, lines 1-13). In addition, the plurality of object-oriented routines in the platform preferably includes a configuration object for identifying each of the desktops and for allocating necessary resources to the desktops upon identification, a security object for restricting and controlling access to selected portions of the associated mainframe, a products object for handling requests to a product information database, a customer object for handling requests and commands to a customer information database in the mainframe, and a quotes object for calculating requests for rate quotes (column 2, lines 32-41)].**

ii. Although, Brumbelow does not explicitly states the use of “a desktop bus”, Brumbelow, however, implies:

(1) For example, it would be advantageous for the teller desktops, the sales desktops, and the collections desktops all to use the customer object, thereby assuring that each desktop has all the customer information available to best serve the customer. Therefore, the system preferably includes an object-database, accessible by the objects, that allows the objects to compile and share information apart from the mainframe database and application programs **(column 3, lines 1-9).**

iii. It would have been obvious to a person having ordinary skill in the art at the time the invention was made to:

(1) clearly states the function/operation of the application programs since there may exist a first legacy system for retaining account information, a second legacy system for retaining financial product information, a third legacy system for handling loans, and so on; each system having its own message structure and protocol for accessing and storing information (**column 1, lines 18-23 of Brumbelow**).

iv. The ordinary skilled person would have been motivated to:

(1) clearly states the function/operation of the application programs because for example, the legacy system responsible for handling loan collections may not have access to the legacy system responsible for handling customer investments. Therefore, a bank customer who is a couple days late for a payment on a car loan and who has also invested in a \$100,000.00 CD through the bank, may receive a telephone call from a collections agent about the loan because the collections agent did not have access to the customer's investment information. Therefore, the bank may unnecessarily risk angering and losing a valuable customer. With access to all of a customer's information, a bank would be better able to serve and retain that customer (**column 1, lines 27-39 of Brumbelow**).

v. Even though Brumbelow teaches accessing to customer's information, Brumbelow does not explicitly point out customer's information and/or data can be indexed via keys. On the other hand, Bowen teaches:

(1) Data items may be selected for indexing by identifying them in a data dictionary. The indexing agent produces an index that associates keywords with resource locators such as URLs, hot links, file paths, or distinguished names. After a user provides a keyword to a search engine interface, the index is used to obtain a resource locator that is associated with the keyword (**see Bowen's abstract**). In addition, Indexes into the data records and tables are generated and maintained internally by database management software to make record accesses more efficient. Each database has its own set of indexes. The indexes are updated whenever a record's value is changed, or in some cases at periodic intervals. In some relational databases, all records are indexed ; in others, indexes are created only after the number of records or the importance of particular records passes a threshold or

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another efficiency criterion is met. In many relational (and other) databases only primary database key values are indexed (**column 1, lines 31-41 of Bowen**). Furthermore, Indexing may be accomplished by providing to a keyword search engine indexing agent both the textual representation of each selected item's data and the selected item's location identifier. The indexing agent produces an index that associates keywords with resource locators, and each resource locator includes a textual representation of a data item location identifier. Suitable indexing agents include web crawlers, indexing "bots", and other text indexing tools. Suitable resource locators include URLs, hot links, file paths, and distinguished names, object class names, table names, and primary database key values, among others (**column 4, lines 52-62 of Bowen; Figure 3 also shows how data can be indexing**).

vi. It would have been obvious to a person having ordinary skill in the art at the time the invention was made to:

(1) clearly point out customer's information and/or data can be indexed via keys since the indexes are used by keyword search engines for retrieving data both from structured databases such as relational databases and from textual documents such as web pages. (**column 1, lines 6-10 of Bowen**).

vii. The ordinary skilled person would have been motivated to:

(1) clearly point out customer's information and/or data can be indexed via keys because the indexed keywords are more comprehensive and accurate than terms used in conventional magnet pages or web page meta content tags because they are generated directly from most or all of the data values (**column 4, lines 36-41 of Bowen**).

b. Referring to claim 2:

i. Brumbelow further teaches:

(1) wherein the desktop bus is adapted to hold a plurality of keys for each of a plurality of sessions, and wherein the key provided by the first application to the desktop bus is associated with a particular one of the plurality of sessions [i.e., it is an object of Brumbelow's invention to provide a multi-desktop computer system for a bank or other financial services institution which

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comprises a plurality of functional desktops, a computer mainframe, a plurality of object-oriented routines that are accessible by each of the functional desktops for receiving and processing commands and requests from the functional desktops, and an interface server for providing an interface between the set of object-oriented routines and the computer mainframe. It is a further object to the present invention that the plurality of functional desktops includes the kiosk-based marketing desktop, a collections desktop, a branch desktop, and a telephone personnel desktop (column 3, lines 30-43)].

c. Referring to claim 3:

i. Brumbelow further teaches:

(1) wherein the client computer system is coupled to a display for displaying graphical information, the client computer system further comprising: a control bar application adapted to graphically indicate on the display which of the plurality of sessions is active and adapted to enable selection of one of the plurality of sessions [i.e., **Figure 3 shows a typical graphical user interface screen which provides marketing information pertaining to the bank's checking account services. The graphical user interface is preferably a touch-screen type interface having various virtual buttons 108 that a user can activate by touching the screen at those locations. Once activated, the interface will perform a particular function, such as activating a printing screen, displaying a rate screen, a main menu screen, or another products screen (column 6, lines 47-55)].**

d. Referring to claim 4:

i. Brumbelow further teaches:

(1) wherein the client computer system is coupled to a display for displaying graphical information, the client computer system further comprising: an information bar displayed on the display, the information bar graphically indicating which of the plurality of sessions is active and adapted to display customer data associated with a key for the active session [i.e., **as shown in Figure 7, the sales desktop 46 (or the telesales desktop 54) includes a graphical user interface to facilitate the use of that desktop by a sales consultant, agent or salesperson**

within the bank. Such a desktop is available both to the telesales locations 202 and the branch locations 204. The sales desktop 46 includes a products and services table 152 that displays all products and services offered by the financial institution. By activating an item in the products and services table 152, the sales consultant is able to access more information on a particular product or service and is able to indicate in a database that the particular client is interested in the product activated (column 8, lines 4-15)].

e. Referring to claims 7, 9, 21-22:

i. These claims have limitations that is similar to those of claim 2, thus they are rejected with the same rationale applied against claim 2 above.

f. Referring to claims 6, 8:

i. Brumbelow further teaches:

(1) wherein the second application is designated as "hot" and/or "cold" [i.e., referring to Figures 3-5, Figure 3 shows a typical graphical user interface screen which provides marketing information pertaining to the bank's checking account services. The graphical user interface is preferably a touch-screen type interface having various virtual buttons 108 that a user can activate by touching the screen at those locations. Once activated, the interface will perform a particular function, such as activating a printing screen, displaying a rate screen (which means put the screen in a foreground, that is "hot"), a main menu screen, or another products screen. In addition those application program behind the virtual buttons, when they are not activated, they stay in the background, which is "cold" (column 6, lines 39-67)].

g. Referring to claim 10:

i. Brumbelow further teaches:

(1) a bus interface component associated with the first application for enabling communications between the first application and the desktop bus [i.e., as shown in Figure 1, the composite banking desktop ("CBD") system 10 of the present invention includes a plurality of software routines, referred to as functional desktops 12, each of which operates on a platform 14 of object-



oriented software routines. In the preferred embodiment, the plurality of functional desktops 12 and the platform 14 of object-oriented routines are compiled together to form an integral software package operating on a network of computers. The platform 14 includes a messaging transport protocol, such as TCP/IP or ECI, IBM's extended call interface product, generally designated MTP 16, which facilitates the actual communication for the CBD 10 into a mainframe computer 18 of the financial institution. The MTP 16 is preferably interconnected between the CBD 10 and the mainframe 18 by a set of data links 20 such as wide area networks. Additionally, the MTP 16 is linked to a transaction monitor server 21, which is responsible for logging transactions requested and performed by the CBD (column 3, line 66 through column 4, line 15)].

h. Referring to claims 11-12, 24-25:

i. These claims have limitations that is similar to those of claim 10, thus they are rejected with the same rationale applied against claim 10 above.

i. Referring to claim 13:

i. Brumbelow further teaches:

(1) a color bar module for graphically indicating whether the first application is displaying customer data associated with the key stored by the desktop bus [i.e., as shown in Figure 6, the collections desktop 38 includes a graphical user interface to facilitate use of the desktop by a collections agent. Primarily, to provide an effective and valuable service to the customer, the collections agent needs to be able to review the overall relationship of the customer with the particular financial institution, access and manipulate account delinquency details, access the most recent contacts between the customer and the financial institution, and review associated customer correspondence and credit bureau reports (column 7, lines 13-33)].

j. Referring to claim 14:

i. This claim has limitations that is similar to those of claim 10, thus it is rejected with the same rationale applied against claim 10 above.

k. Referring to claim 15:

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i. This claim has limitations that is similar to those of claims 1 and 10, thus it is rejected with the same rationale applied against claims 1 and 10 above.

l. Referring to claims 16, 19, 31:

i. These claims have limitations that is similar to those of claim 2, thus they are rejected with the same rationale applied against claim 2 above.

m. Referring to claim 17:

i. This claim has limitations that is similar to those of claim 3, thus it is rejected with the same rationale applied against claim 3 above.

n. Referring to claim 18:

i. This claim has limitations that is similar to those of claim 4, thus it is rejected with the same rationale applied against claim 4 above.

o. Referring to claim 20:

i. Brumbelow further teaches:

(1) wherein the desktop bus module and bus interface module exchange the key as an extensible markup language (XML) string [ i.e., **each desktop is preferably a separate software module resident in the CBD system 10; and preferably is written in a software language specifically designed to create graphical user interfaces, such as Visual C++, Visual BASIC, or web-based tools such as JAVA (a trademark of Sun Microsystems, Inc.) (column 4, line 66 through column 5, line 4)]**.

p. Referring to claim 23:

i. This claim has limitations that is similar to those of claim 13, thus it is rejected with the same rationale applied against claim 13 above.

q. Referring to claim 26:

i. This claim has limitations that is similar to those of claim 1, thus it is rejected with the same rationale applied against claim 1 above.

r. Referring to claim 27:

i. This claim has limitations that is similar to those of claim 20, thus it is rejected with the same rationale applied against claim 20 above.

s. Referring to claim 28:

i. This claim has limitations that is similar to those of claim 10, thus it is rejected with the same rationale applied against claim 10 above.

t. Referring to claim 29:

i. Brumbelow further teaches:

(1) notifying the second application that data held by the second application is not current; and responsive to the notification, graphically indicating on a display associated with the computer system that the data held by the second application is not current **[i.e., the customer folder 140 is preferably used in a similar manner by each desktop that provides a graphical user interface for an employee of the financial institution who deals directly with the customer. For example, the customer folder 140 is preferably used by the sales desktop 46, the teller desktop 48, the fulfillment desktop 52, the telesales desktop 54, the teleservice desktop 56, and the trading desktop 60. The customer object 64 is preferably accessed by these desktops to generate and maintain the customer folder 140 therewithin. Upon selection of a particular customer within a desktop, the customer object 64, in response to an update request, will access the CBD database 106 to update the customer folder 140 within that desktop (column 7, lines 34-46)].**

u. Referring to claim 30:

i. This claim has limitations that is similar to those of claims 9 and 29, thus it is rejected with the same rationale applied against claims 9 and 29 above.

v. Referring to claim 32:

i. This claim has limitations that is similar to those of claims 1, 15, and 19, thus it is rejected with the same rationale applied against claims 1, 15, and 19 above.

w. Referring to claim 33:

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i. This claim has limitations that is similar to those of claims 13 and 26, thus it is rejected with the same rationale applied against claims 13 and 26 above.

**Conclusion**

4. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Thanhnga (Tanya) Truong whose telephone number is 571-272-3858.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Kim Vu can be reached on 571-272-3859. The fax and phone numbers for the organization where this application or proceeding is assigned is 571-273-8300

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is 571-272-2100.

TBT

May 20, 2005

*H.C. S.*  
Primary Examiner  
Art Unit 2135